



Alta Murrieta HOMES

Laura & Cheryl

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Broker/Realtor® | Broker/Realtor®



Your Real Estate Consultants

November 2018

Alta Murrieta Residents

Looking Inside . . .

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Welcome

New Alta Murrieta Homeowners

We want to welcome the following new homeowners to our neighborhood of Alta Murrieta.

Mustafa & Donna S.	Christopher C.
Conrad M.	Dorothy B.
Jose P. & Tameron S.	Ryan & Cristina S.
William & Teresa H.	

We hope you are all moved in and settled. Check out *Alta Murrieta Real Estate Group* on Facebook.

NEW

POKEOLI

POKEOLI is a healthy Hawaiian/Asian fast casual restaurant that offers a broad selection of freshly and daily prepared raw fish or cooked meat in grain, or salad bowl offering a broad selection of freshly brewed teas with a variety of delicious boba and toppings. Their mission is to deliver great food to customers with their core values. 24831 Jefferson Ave, Suite 111, Murrieta, CA 92562



"NEIGHBORHOOD MARKET REPORT"

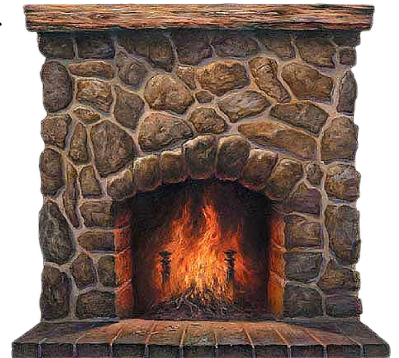
September 2018 Sold Properties in Alta Murrieta

Property Address	BR/BA	Sq/Ft	Days on Market	Sold Price	Date Sold
25487 Marvin Gardens Way	4/3	1,904	2	\$439,000	09/28/18
25509 Marvin Gardens Way	3/3	1,693	10	\$289,000 ▼	09/12/18
39975 Ranchwood Drive	3/2	1,560	10	\$387,500 ▲	09/19/18
39975 Notting Hill Road	3/2	1,266	6	\$364,000 ▼	09/24/18
25983 Summer Hill Court	2/2	1,028	12	\$337,500 ▼	09/20/18
25519 Day Lily Drive	3/2	1,865	6	\$450,000 ▲	09/07/18
39765 Ridgedale Drive	3/2	1,924	5	\$329,900 ▼	09/04/18
25453 Coraltree Court	4/2	1,863	20	\$440,000 ▼	09/10/18
25127 Calle Entradero	4/3	1,995	37	\$425,000 ▼	09/19/18
39532 Via Montalvo	3/2	1,493	27	\$360,000 ▼	09/11/18
40053 Daphne Drive	3/2	1,555	94	\$377,700 ▼	09/17/18

Fireplace Cleaning: When to Clean a Chimney Flue How Often to Remove Creosote to Prevent Chimney Fires

There's no one-size-fits-all rule for how often to clean your chimney flue. But in this article, we'll explain how to check your chimney to know when it's time for cleaning. Having a clean chimney can eliminate chimney fires.

- How to tell when it's time for chimney cleaning – There isn't a simple rule of thumb on how often to clean your chimney, such as cleaning after 50 uses or one year. The problem is, creosote can form when wood is burned incompletely. A smoky fire without enough oxygen emits lots of unburned tar vapors that can condense inside the fireplace flue and stick to it, possibly leading to a chimney fire. You can reduce creosote buildup in your fireplace flue by providing adequate combustion air, which will encourage a hot, clean-burning fire.



- To check for creosote yourself, first make sure there's no downdraft from the chimney. If you feel an airflow, open a door or window on the same floor as the fireplace until the downdraft stops or reverses and air flows up (tape tissue to the fireplace opening and watch its movement). Then, while wearing goggles and a basic disposable dust mask, take a strong flashlight and your fireplace poker and scratch the black surface above the damper (smoke chamber). If the groove you scratch in the creosote is paper thin, no cleaning is needed. If it's 1/8 inch thick, schedule a cleaning soon. If you have 1/4 inch of creosote, do not use the fireplace again until it is cleaned—a chimney fire could occur at any time.



- To check for creosote, shine the light near the top of the firebox, in the smoke chamber and around the damper. And check the fireplace flue, too, especially on exterior chimneys, where creosote builds faster than on interior chimneys because of lower outside temperatures.

- The easiest creosote to remove is the feather-light dull gray, brown or black soot. The next form is a black granular accumulation, removed fairly easily with a stiff chimney brush. The third type of creosote is a road tar-like coating that is much harder

to remove even with stiff chimney brushes, scrapers or power rotary whips. The final (and most deadly) is a shiny, glaze-like coating on the fireplace flue that is virtually impossible to remove.

- You could try to remove creosote yourself, but for a thorough job, call a chimney sweep who's certified by the Chimney Safety Institute of America. Make sure the sweep you hire (\$150 to \$200) does more than push a brush. A chimney sweep needs to be knowledgeable about building codes, trained to recognize deterioration or venting problems and able to advise you regarding the chimney's condition. And the National Fire Protection Association recommends that chimneys, fireplaces and vents be inspected at least once per year.



Here are just **SOME** of the **BENEFITS** you will receive when listing your home with **Cheryl & Laura**

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- ▶ Staging
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- ▶ Internet Exposure to 1,000s of Websites
- ▶ Optional Open House Coverage
- ▶ Advertisement in Monthly Local Newsletter
- ▶ Weekly Updates by Phone/Email
- ▶ Exposure on Facebook, Trulia, Zillow, etc.
- ▶ And much more!

Cheryl and Laura work very hard to get your business so just imagine how hard they will work to **SELL** your home.

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BUT If you are looking for a more “no frills” transaction contact us to discuss special pricing.



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THE CITY OF MURRIETA'S
Murrieta
Magic of Christmas
FESTIVAL OF TREES
SATURDAY, DECEMBER 1, 2018
 5:00-7:00 PM · TOWN SQUARE PARK

PHOTOS WITH SANTA **CARRIAGE RIDES**
FUN FOR THE KIDS **MAGIC SHOW**

*Join Santa and his friends...
 as they magically light the City tree at the tree lighting ceremony!*

FOR MORE INFORMATION, VISIT WWW.MURRIETACA.GOV

HAPPY THANKSGIVING!

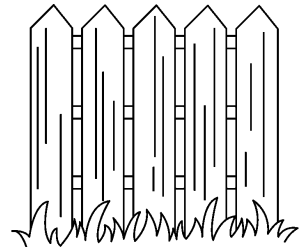
- APPLE PIE
- BEANS
- BREAD
- CORN
- CRANBERRY SAUCE
- GRAVY
- HAM
- MASHED POTATOES
- MILK
- PUMPKIN PIE
- ROLLS
- SQUASH
- STUFFING
- SWEET POTATOES
- TURKEY

N S T U F F I N G I R L U N Y
 F G K D A E R B V G C A D Q E
 A B E A N S I L S O R Q G S K
 O G K E I P E L P P A P A E R
 N R O C M L W U Q D N G O O U
 U E J L X E S M S Y B Z O T T
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 H B O J I L C F A G R Y F T V
 N E M Y K U S L L O R Q K O X
 K S A B Y Q T Z H W Y P S P K
 T G H S A U Q S O R S J L T A
 G M A S H E D P O T A T O E S
 Z D L U C W F Z L M U K S E K
 C A K C G T H T T I C R N W B
 G J X S G R A V Y I E Q I S T



Chicken Scratch NY

Property Line and Fence Laws in California



They say good fences make for good neighbors. But it's also true that many disputes arise between neighbors over the construction and maintenance of those fences. This is no less true in California, where houses are packed closely together and neighbors like to maintain their privacy. Luckily, state law provides some guidance when it comes to fences, property lines, tree trimming, and more. One issue that comes up frequently between neighbors is whether or not they are equally responsible for the costs, construction, and maintenance of a fence that sits on the boundary line between their properties. First, if there is a dispute as to where the property line is, you may need to have a survey conducted to establish where your property actually ends. Secondly, California law presumes that both owners benefit equally from the boundary fence, and therefore are equally responsible for the reasonable costs of construction and maintenance. However, this is not an absolute rule and can be rebutted with additional evidence.

TRIVIA

CHALLENGE

1. What color are the sunsets on Mars?

- A. Red
- B. Orange
- C. Green
- D. Blue

2. What country sent the only cat astronaut into space?

- A. Russia
- B. Japan
- C. United States
- D. France

3. When was electricity first installed in the White House?

- A. 1875
- B. 1906
- C. 1891
- D. 1914

4. Who wrote Uncle Tom's Cabin?

- A. Louisa May Alcott
- B. Zora Neale Hurston
- C. Harriet Beecher Stowe
- D. Laura Ingalls Wilder

5. When did Amelia Earhart disappear?

- A. 1929
- B. 1933
- C. 1937
- D. 1940

6. Which was the world's first combination candy bar?

- A. Reese's Peanut Butter Cup
- B. Snickers Bar
- C. Goo Goo Cluster
- D. PayDay Bar

7. Which is the oldest major soft drink in the U.S.?

- A. Coca-Cola
- B. Dr. Pepper
- C. Mountain Dew
- D. RC Cola

8. What is the common term for electromagnetic radiation visible to the naked human eye?

- A. Photonic spectrum
- B. Light
- C. Infrared spectrum
- D. X-ray

9. What is the most common eye color in the world?

- A. Blue
- B. Green
- C. Hazel
- D. Brown

~Find answers on back page~

5 Garage Door Maintenance Tips You Must Know

When you're running late for work, the last thing you want to deal with is a stuck garage door. To ensure your garage door operates smoothly for years to come, follow these simple maintenance tips each year.

- ❑ Lubricate the door's moving part – A small amount of lubrication can go a long way toward preventing noise and keeping your garage door operating properly. Use a spray lubricant to grease up the door opener's chain or drive screw. It is also a good idea to lubricate the door's hinges, rollers and tracks.
- ❑ Check hardware for tightness – Your garage door moves up and down several times a day and it is not uncommon for hardware to loosen over time. Inspect your hardware and tighten any loose roller brackets or bolts.
- ❑ Test your door's balance – If your garage door is not properly balanced, the opener has to work harder each time you open and close the door, which means that it won't last as long. To check whether the door is balanced, disconnect the opener by pulling the release handle. Then open or lower the door halfway. If the door is balanced, it will hold this position without your help. If, however, the door starts to fall or ride up, the spring's tension needs to be adjusted.
- ❑ Test the auto-reverse feature – The auto-reverse feature is designed to prevent injury. It is essential that you test this feature at least once a year to ensure it's working well. Start by placing a large piece of wood or brick underneath the door. You'll know if your door is functioning correctly when it reverses automatically after coming into contact with the object. Modern door openers have a second reverse feature—a photoelectric system designed to detect people and pets walking underneath the door. To test this feature, activate the door and step your foot directly underneath the door's path for just a moment. This movement should activate the door's reverse function as well.
- ❑ Inspect door parts for damage – Over time, parts such as the door's rollers and cables can become damaged. Inspect parts regularly to ensure every aspect of your door is damage-free. If necessary, replace broken or damaged parts. Brought to you by www.garageliving.com

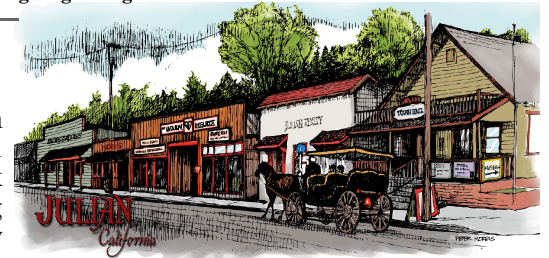


WELCOME TO JULIAN...

A premier mountain getaway, just an hour east of San Diego, in the beautiful Cuyamaca mountains. Take a step back in time to the days of Julian's beginning rooted in the 1870's gold rush. Get away from the hectic rush of city life...

discover the charms of Julian. See where gold was discovered—shop stores housed in historic buildings dating back to the 1870's—sleep in a romantic B&B or historic hotel—sample Julian's famous apple pie—hike and picnic amid oaks and pines—ride down Main Street in a horse-drawn carriage. Enjoy! 2129 Main Street, Julian, CA 92036 - Phone number (760) 765-1857

- ❑ **COUNTRY CHRISTMAS** – An annual tree lighting ceremony takes place in Pioneer Park the Saturday after Thanksgiving and marks the beginning of *Julian's Country Christmas* which runs until the new year. Strolling Victorian carolers, hot apple cider, horse-drawn carriage rides, brunch with Santa, living nativity displays, theatrical performances and more mark this enchanting time of year and there's always the possibility of snow.



2018 California First-Time Homebuyer Assistance Programs



Affordable Housing is our Business

Buying a home for the first time can leave you with serious sticker shock. That's especially true in California — which has some of the highest property prices in the country. Those looking to crack the homeownership barrier in the Golden State can take advantage of several programs to help with down payment and closing costs. The California Housing Finance Agency, or CalHFA, offers a comprehensive selection of homebuyer assistance programs, mostly geared toward first-time homebuyers with low or moderate incomes. In California, **you're considered a first-time homebuyer if you haven't owned and occupied a home in three years.** Here's an overview of CalHFA programs that can help you purchase your first home.

CalHFA First-Time Homebuyer Loan Programs— CalHFA offers conventional and government-insured loan programs to help first-time buyers with fixed-rate loans and the option to roll in down payment and closing cost assistance into your mortgage.

Borrower requirements

- ✓ Must have a minimum credit score of 640
- ✓ Debt-to-income ratio can't exceed 45 percent
- ✓ Must meet CalHFA's income limits based on your specific area
- ✓ In most instances, must be a first-time homebuyer and a U.S. citizen, permanent resident or qualified alien
- ✓ Must attend a homebuying counseling course and present a certificate of completion
- ✓ Must meet any additional loan requirements of your CalHFA approved lender and the mortgage insurer

Property Requirements

- ✓ Sales price can't exceed \$705,000
- ✓ Property must be located within California and used as a primary residence until it's refinanced or sold
- ✓ Must be a single-family, one-unit home
- ✓ Some condos, accessory dwelling units (guest houses or in-law quarters, for example), and manufactured homes are permitted

- ✓ Land trusts and leaseholds aren't eligible
- ✓ Maximum lot size of 5 acres

CalHFA & CalPLUS Conventional Loan Programs

— The CalHFA Conventional program is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalHFA Conventional loan is fixed throughout the 30-year term. Meanwhile, the CalPLUS Conventional program comes with a slightly higher 30-year fixed interest rate, but you can combine it with the MyHome Assistance program for down payment help and the CalHFA Zero Interest Program (ZIP) for closing costs. ZIP, as its name implies, doesn't charge borrowers interest on the money it lends through the program — 3 percent or 4 percent of the purchase price. If you choose the higher assistance amount, you'll receive a higher interest rate on the loan itself.

CalHFA & CalPLUS FHA Loan Programs

— The CalHFA FHA Program is a loan insured by the Federal Housing Administration that comes with a CalHFA 30-year fixed interest rate for a primary home. The FHA has specific borrowing and property requirements that must be met. Another option: the CalPLUS FHA program. It's an FHA-insured loan that comes with a slightly higher 30-year fixed rate but it's paired with the CalHFA ZIP. Like the CalPLUS conventional program, ZIP provides 3 percent or 4 percent of the CalPLUS FHA loan amount to assist with closing costs or prepaid items only (including FHA's mandatory upfront mortgage insurance premium).

MyHome Assistance Program

— The MyHome Assistance Program is a deferred-payment junior loan that provides up to 3.5 percent of the purchase price or appraised value (whichever is lower) to help pay for down payment or closing costs. In many cases, you can combine MyHome Assistance with CalHFA's loan

programs.



School Teacher and Employee Assistance Program

— The School Teacher and Employee Assistance Program is designed for first-time buyers who are teachers, administrators, school district employees and staff members who work at California's K-12 public schools. These loans provide up to 4 percent of the purchase price toward down payment and closing costs, and can only be used with an eligible CalHFA first mortgage loan. This loan can be used only for down payment assistance and/or closing costs.

Get Started

— You have the lowdown on California's assistance programs for first-time buyers, and you're ready to get the ball rolling. CalHFA doesn't issue loans or make application decisions. However, it has vetted a list of approved lenders you can reach out to. Generally, lenders have their own borrowing requirements, and interest rates vary. Shop around with a few different companies to ensure you're getting the best deal.

If you, or someone you know, would like more information

on how to get started in the purchase of a home with no-money down contact **Laura Holbert at (951) 704-4635** or **Cheryl Shadden at (951) 285-1245**. We will lead you through every step of the process.



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Is The Market Still Correcting?

As pointed out in previous newsletters, our local market is mimicking a statewide, and indeed a nationwide, trend of declining home sales and slower price appreciation. There are a few calling what we're doing a 'prelude to a crash', but most rational prognosticators are shunning that forecast. Next month we'll have the opportunity to meet with our federal team, including our Chief Economist, Dr. Lawrence Yun, to question them on their outlook. They're not always right but they're better than most. (Well except for those continued forecasts of a 'soft landing' back in 2008, but they weren't alone there).

Speaking of 2008, September marked the 10th anniversary of our last great meltdown. Lehman Brothers collapsed, bringing others to the brink, precipitating a general crash in the housing market nationwide. We got towed along for a 60%+ drop in local home values and a 50%+ drop in sales over the next 18 months. Fun times! And while the housing market in general has recovered, our region remains some 12% below our previous peak price point on average, while some state markets have met or exceeded their prior high water mark, most notably the Bay Area, areas of LA and Orange Counties, and the San Jose region where the median value of \$1.29 million, is 74% above its previous peak.

So a slowdown at this time is not necessarily a bad thing. While our appreciation has not been as heated as the 30% annual climbs we saw in the early 2000's, it has been relatively constant, averaging 7% annually since 2009. That's a long run. Meanwhile, wage growth for buyers has only recently started to add 1 or 2% to their wallets. As David Blitzer, Managing Director at S&P Dow Jones Indices put it, "We've been running faster than we should be able to for quite some time." So price gains are likely to ease until they're more in line with wages and inflation.

As we complete the 3rd quarter of 2018, local home sales have scaled back to a range somewhere between 2014 and 2015. As anticipated, September sales of single family homes dropped 15% from their August numbers (984 / 833) and year-to-date sales remain mired at 9% below 2017 (9,013 / 8,194). Where have those additional 819 sales gone? Well, it helps explain why our inventory continues to climb – there's an additional 1,048 units on the market today compared to last year (1,842 / 2,890). Our average inventory now stands at a 5-year high of 3.9 months. That's still a ways off the 6-7 month inventory classically considered a 'normal' inventory or a market in balance, but it's getting closer. We've been so spoiled by a super-low inventory for so long, this looks bad, but it's really not at all.



The only negative to that inventory hike is that it doesn't include much in the way of affordable workforce housing, especially for those critical first time buyers trying to enter the market. After a few months of relative stagnation, and even some minor declines, prices appear to be continuing their inexorable climb. Month-over-month appreciation was 3% and we're still running a solid 7% ahead year-to-date. I know I called for some flattening or moderate declines during the 4th quarter of 2017 that didn't happen. Well, I'm doing it again. I think we'll see some slowing of appreciation during this last quarter as sales decline. Like most prognosticators, if I call something long enough I'll eventually be right. Of course we'll still end the year higher than last year but maybe by only 4%-5% instead of 7%-8%. And since I'm the

one doing the numbers, I can make that forecast come true only to adjust it next February and you wouldn't even notice. Heck, the government does it all the time, why should I be held to a higher standard?

By this time next month we'll have weathered another election, billed as 'the most important of our lifetime'. Aren't they all? It's going to be very tense and exciting, I do know that. And hopefully after all that, we can come together as a nation and focus on what's truly important. **Article brought to you by:** Gene Wunderlich-Director, Government Affairs at Southwest Riverside County Association of Realtors (SRCAR) in Murrieta

Recipe Corner from . . .

*Our dear friend, client, and
long-time Murrieta*

Resident, Alta Curran -

Thanks Alta!



Cedar Smoked Grilled Salmon

Untreated cedar plant from Home Depot, cut to size	½ tsp. dried ginger or ½ tsp. grated fresh
½ large salmon fillet	½ tsp. garlic powder
⅓ c. olive oil	3 T. soy sauce
⅓ c. vegetable oil	¼ tsp. each salt & pepper
3 T. brown sugar	Lemon, very thin sliced on top (optional)
6 T. white wine	

Cedar plank must soak (submerged) for 2-4 hours. Mix all of the above together in a bowl. Rinse and pat dry salmon before putting it into a 1-quart Ziploc baggie. Add the marinade and let set in refrigerator for at least 2 hours flipping occasionally. Turn your grill on to medium-high (about 425°). Place the soaked plank on the grill and close lid. When cedar begins to smoke, about 5-8 minutes, place fish on the board skin side down. Brush topside with marinade and close cover. Let fish hot smoke for 8-12 minutes or until done. **Tip:** If flames bother you spray with water but they won't burn the fish. Transfer remaining marinade to small pan and simmer on stovetop or grill. Drizzle on fish when serving.

DRAWING CONTEST

Enter for a chance to win a \$25 Gift Card from Target. Let's build your creative confidence and show everyone your drawing skills. Monthly drawing contest for ages 12 and under. This month create a THANKSGIVING DRAWING. All drawings must be submitted by November 15, 2018 in order to be eligible for the contest. The winner will be randomly drawn and acknowledged in our next month's newsletter. Winner will be notified by email and/or phone.



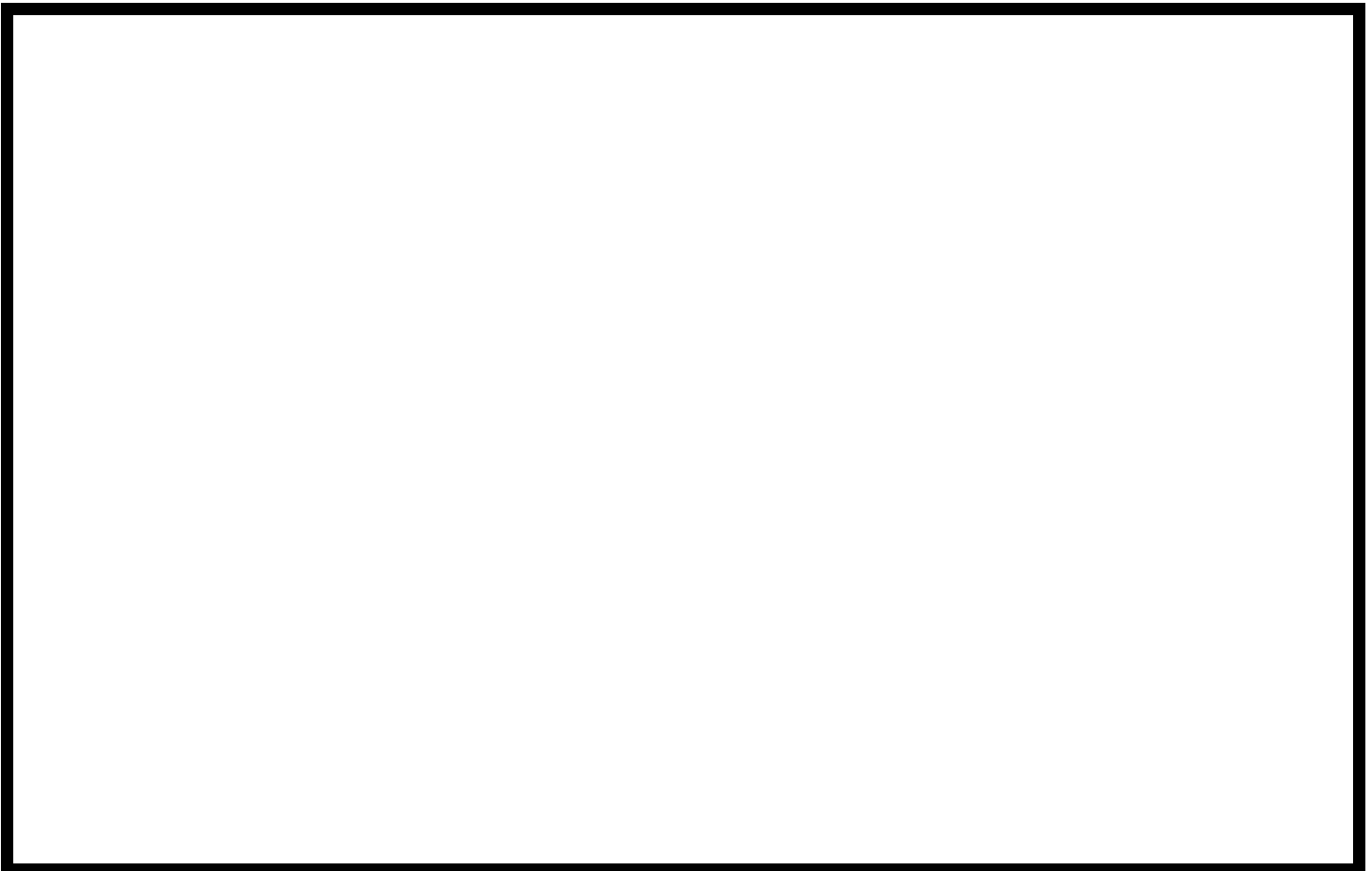
Submit all drawings to: Cheryl Shadden at Cheryl.Team@verizon.net or mail to Team Integrity Realty - 37290 Los Alamos Road, Murrieta, CA 92563

Name: _____

Age: _____

Address: _____

Parent Phone: _____ Parent Email: _____



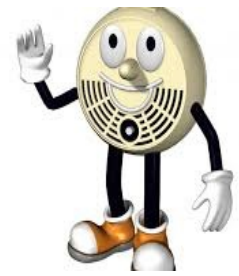
LOCAL POSTAL CUSTOMER

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	9	3	1		5	6	4	
7								5
5		1	2		9	3		7
2								3
	3	6	9		7	5	2	
9								1
3		2	4		8	1		9
6								4
	4	7	3		2	8	5	

How to Play Sudoku
 The objective is to fill a 9x9 grid so that each column, each row, and each of the nine 3x3 boxes (also called blocks or regions) contains the digits from 1 to 9. A cell is the smallest block in the game. A row, column and region consists of 9 cells and the whole game consists of 81 cells.

Tip of the Month



Maintenance of Smoke Alarms

Dead batteries cause 24% of smoke alarm failures, putting your family at greater risk of a fire. You should replace batteries or test hard-wired fire alarms twice a year. Check those batteries for safety, and to stop the beeping. Don't remember when you tested your detector last? Get into the habit of testing the alarm and changing batteries when you change the clocks for daylight saving and standard times. (Reminder: The latter is right around the corner, on Nov. 4!)

Congratulations

Tyler R. (Age 10)

Your drawing was randomly chosen as our Drawing Contest Winner to receive a \$25 Target Gift Card!



LOOK INSIDE

for the new drawing contest!

Panel Approves New Development Plan for Murrieta Marketplace

Development team plans to take another shot at Home Depot and line up a tenant for the supermarket space. There's movement on the Murrieta Marketplace, the long-awaited shopping center slated for a 50-acre parcel in the northeastern corner of the city. The city Planning Commission approved a new development plan for the project that calls for three phases of construction, with the first phase consisting of a home improvement store, a gas station/car wash, supermarket and neighborhood retail (fitness centers, nail salons and the like.) There will be three access points to the center from Clinton Keith Road, which will eventually connect with

Winchester Road, and one from Max Gilliss Boulevard. Lowe's and Home Depot have been linked to the site in the past but both companies pulled back amid concerns about the evolving business of retail, which finds many consumers using Amazon to buy light bulbs, tools and other products that used to be steady revenue sources for the big boxes. Loubet said the team plans to reopen talks with the home improvement giant and see if they have changed their minds now that Murrieta Marketplace has entitlements in hand that allow for outdoor seasonal sales (Christmas trees) and equipment rentals. "Same thing happened with McDonalds," he said, detailing how the company said they weren't going forward at the site but then reconsidered a month later.

Visit Our Website At . . .

TeamIntegrityRealty.com

- Trivia Answers**
1. Blue
 2. France
 3. 1891
 4. Harriet Beecher Stowe
 5. 1937
 6. Goo Goo Cluster
 7. Dr. Pepper
 8. Light
 9. Brown